

to \$40 billion that is at stake if the amendment to stop this Durbin change in the interchange fee system goes through.

The change needs to go through. There is widespread consensus that we need to reform the interchange system to rein in Visa, MasterCard, and the biggest banks on Wall Street. I do not think anyone disagrees with that. In fact, I have seen polling across the country in every State, from virtually every political group—left, right, and center—where they overwhelmingly support interchange reform.

The credit unions and community banks are selling a story which the public is not buying. In carrying out this reform, I have bent over backward to try to address small issuer concerns. I do not want small banks or credit unions forced out of the debit card market. That is why we exempted them. I want consumers to be able to bank at these institutions and use debit cards.

I have tried to protect small banks and credit unions, even though they have made it clear they do not support any regulation of the system and even though they have fought me every step of the way.

By exempting small issuers from fee regulation, we have left intact an interchange system that has worked quite well for small issuers, and that will almost certainly continue to work well. But let's be clear. There is only one way we can provide these small issuers with an absolute, 100-percent guarantee that Visa and MasterCard will give them interchange rates they like. There is only one way to do it. That would be to regulate the rates Visa and MasterCard fix for small issuers and make sure they are appropriate.

I am happy to explore that. I can already tell you the small issuers are going to push back on that immediately.

They want their cake and they want to eat it, too. They want no regulation. They want to be able to charge interchange fees that reach the heavens, and they don't care what happens to merchants, retailers, or consumers.

I think we have already taken care of small issuers with last year's law, but if they have some suggestions on how to give even more assurance that Visa and MasterCard won't set their rates at unsustainable levels, I will listen.

But make no mistake, I will not support any delay or repeal of the overall interchange rulemaking because this will let the big banks and card networks off the hook. We are very close to finally reining in the abusive interchange system and providing help to consumers and merchants. We cannot let the big banks and credit card companies avoid accountability yet again. They get away with too much.

In closing, I strongly believe we need interchange reform. We need to bring fairness, competition, and transparency to the broken debit system. I

will work hard to make sure this reform happens soon.

I would think the fact that the opponents of this are trying to stop it before the Fed issues a rule is an indication that they don't even want to see what the rule looks like. Why? It is \$1.3 billion a month, that is why. Change will cost the big banks big money. That is why the credit card companies and banks on Wall Street are fighting this.

I have always tried to approach this issue in a reasonable way, focusing on facts. I am always happy to engage with others who share this approach, even if they disagree with me.

I yield the floor.

HONORING OUR ARMED FORCES

SPECIALIST JOSEPH CEMPER

Mr. NELSON of Nebraska. Mr. President, I rise today to honor Army SPC Joseph Cemper who, while serving his country honorably, was killed on April 16, 2011, by a suicide bomber at Forward Operating Base Gamberi in Nangarhar Province, Afghanistan.

Following in the footsteps of his father, SFC Eugene Cemper, Joe joined the Army in September 2009. The U.S. Army was their passion, and both of these individuals took great pride in serving their country. Joe served admirably as a transportation management coordinator with the 101st Special Troops Battalion, 101st Sustainment Brigade of the 101st Airborne Division out of Fort Campbell, KY. He bravely earned the prestigious Bronze Star, as well as a Purple Heart and the Combat Action Badge.

Joe grew up in Papillion, NE, where his grandparents continue to live, before moving with his immediate family to Warrensburg, MO, where he played football and was an accomplished high school wrestler. Joe was highly competitive and energetic, yet always carried a smile. He was a family man; his happiest times were when the family got together to spend time in the backyard barbecuing. Joe recently became a father himself when he and his high school sweetheart Abbie gave birth to a son, Liam, on March 15, 2011.

SPC Joseph Cemper served his country honorably and made the ultimate sacrifice for his fellow Americans. His courageous choice to protect his country and help the people of Afghanistan achieve peace and security represents all that we can be proud of in our Armed Forces. I and all Nebraskans are proud to know that Joseph has been laid to rest in his native State of Nebraska.

I commend SPC Joseph Cemper's bravery and selflessness, while offering my deepest condolences to his fiancée Abbie; son Liam; mother Angie; father SFC Eugene Cemper; grandparents; brothers and sisters; friends; and fellow servicemembers he left behind. It is a small comfort for those who must now go on without one they loved so dearly, but they know that Specialist Cemper

gave his life for a noble goal. I join all Nebraskans indeed, all Americans in mourning the loss of this fine young man. His heroism and his life will remain an inspiration for us all.

NATIONAL POLICE WEEK

Ms. LANDRIEU. Mr. President, six Louisiana law enforcement officers were killed in the line of duty this past year and will be recognized in Washington as part of the 49th annual commemoration of National Police Week. These brave officers made the ultimate sacrifice while serving their communities and are being honored for their courageous spirit and their unwavering commitment to serve and protect the citizens of Louisiana. I want to welcome their families and colleagues to our Nation's Capital.

Established in 1962, National Police Week provides an opportunity for us to reflect on our law enforcement officers' contributions to building safe and productive communities across the country. The events this week are a collaborative effort to honor the service and sacrifice of America's law enforcement community including the National Law Enforcement Officers Memorial Fund, NLEOMF, the Fraternal Order of Police, FOP, the Fraternal Order of Police Auxiliary, FOA, and the Concerns of Police Survivors, COPS.

Thousands of law enforcement officers, supporters, and surviving family members of fallen officers will gather in Washington, DC, to honor the memory of their colleagues and loved ones at various events including, the Peace Officers Memorial Day Service at the U.S. Capitol and the National Police Survivors' Conference. In addition, the names of our six Louisiana heroes will be engraved on the National Law Enforcement Officers Memorial and formally dedicated during the 23d Annual Candlelight Vigil. They will join a total of 158 U.S. law enforcement officers from around the country who gave the ultimate sacrifice in the line of duty last year.

The following brave officers gave their lives to protect our Louisiana communities: Sergeant Thomas M. Alexander, Rayville Police Department; Captain Timothy J. Bergeron, Terrebonne Parish Sheriff's Office; Officer Alfred L. Celestain, Sr., New Orleans Police Department; Trooper Duane A. Dalton, Louisiana State Police; Sergeant Timothy C. Prunty, Shreveport Police Department; and Corporal Clovis W. Searcy, Ouachita Parish Sheriff's Office.

In addition to honoring the fallen officers at National Police Week, law enforcement from around the country will gather this week to honor the heroes who continue to keep our communities safe. I am pleased to recognize one of Louisiana's own, Trooper Thomas Wild of the New Orleans Police Department, who will be honored at this year's National Association of Police Organizations', NAPO, 18th Annual